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INTERNET BANKING SYSTEM

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International Class (IPC Edition 6) :

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JAPIO Class:

- 45.4 (INFORMATION PROCESSING--- Computer Applications)
- 45.2 (INFORMATION PROCESSING--- Memory Units)

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- R303

Abstract:

PROBLEM TO BE SOLVED: To attain the execution of transactions regardless of the place and time by performing the transaction processes (new contracts, proposals) of personal loan commodities of a bank via a public network and with application of an automatic screening function and an identity authentication function.

SOLUTION: The identity of a customer is confirmed by an identity authentication function 208 of a bank server via the transmission of the customer password. When the customer designates his proposal amount and its transfer destination, the contract contents and transaction information of the customer are acquired from a commodity contact table and a transaction table. Furthermore, an automatic screening function 207 automatically screens the customer based on the transmitted data on the customer and the data acquired previously. Then a job production function 206 produces the jobs (programs) of a loan amount and the designated transfer destination to send them to a counting system 203. At the same time, the notification contents of approval of the customer are acquired from a table and sent to an E mail address of a commodity contract table. Thus, the customer is

automatically screened and an amount proposed to the customer account of his own bank is transferred to the account of a customer of another bank via an internet, etc.

JAPIO

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